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### HEG85-204 'Til Death Do Us Part...From the Minute After

Kathleen Prochaska-Cue

University of Nebraska - Lincoln, [kprochaska-cue1@unl.edu](mailto:kprochaska-cue1@unl.edu)

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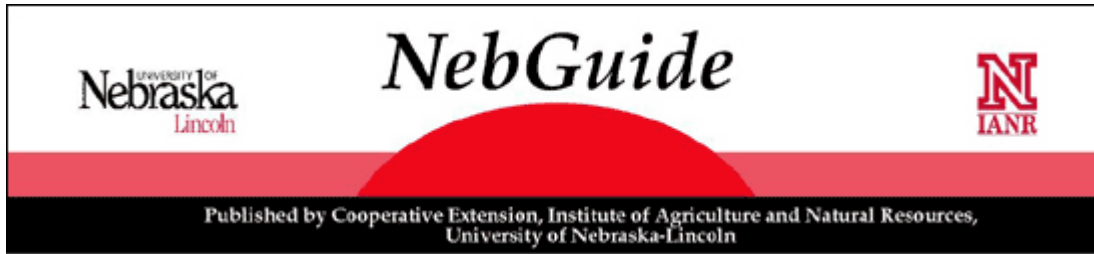
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## 'Til Death Do Us Part... From the Minute After

**This NebGuide tells what to do after the death of a loved one, and how to plan to make your death easier for your survivors.**

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*Kathy Prochaska-Cue, Extension Family Economics and Management Specialist*

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Death is a subject most people are uncomfortable discussing. But discussion and planning in advance of the death of someone close to you can save anguish -- and dollars.

This publication provides a checklist of what needs to be done immediately after a death, including a list of who needs to be notified, guidelines for decision-making immediately and sometime after death, sources of help for the survivors and suggestions on how to make your death easier for your survivors.

### **What Needs To Be Done After A Death**

1. Find out whether the deceased had any specific wishes about the disposal of his or her body, including the possible donation of body organs for medical purposes. Check among personal effects for a letter of last instructions or a will. If none can be found, check with the lawyer who drew up the will.
2. Engage a funeral home to take care of the body or notify the memorial society if the deceased belonged to one. Before authorizing a particular mortician to take custody of the body, CHECK AROUND. If possible, send a level-headed, experienced relative or friend to examine coffins and discuss prices. Give this person a general guideline such as "something nice, but not too expensive." That person can compare prices, find out what package prices include, eliminate what you don't want or need and report back. If the deceased belonged to a memorial society, notify the society and they will put the deceased's wishes into action.
3. Ask for at least 10 copies of the death certificate (the funeral director, attending physician, or lawyer can get them for you). They will be needed to file insurance and social security claims,

- probate the will and so forth. Check them for accuracy as soon as you receive them.
4. Obtain a burial plot, unless the deceased already had one.
  5. Inform relatives and friends of the date, time, and place of the funeral or memorial service.
  6. Send obituary announcements to local newspapers (the funeral director may do this).
  7. Notify the deceased's employer. Talk to the employee benefits office where the deceased was employed. Find out when the last paycheck is due, if there is any company life insurance, pension benefits, money in deferred compensation or profit sharing or accident insurance.
  8. Locate the will. Talk to the lawyer about getting through probate. The lawyer can also help the executor transfer the deceased's property, file estate taxes, and perhaps file the final income tax form (with the help of an accountant).
  9. Find important papers and documents. Search closets, desk drawers, and safe deposit boxes for such things as insurance policies, business agreements, loans made to others, membership cards, income tax forms, bank books, military records and so forth. Don't throw away anything that looks official or that you don't understand.
  10. Notify the life insurance agent(s) and file a claim.
  11. Notify the Social Security office.
  12. Notify the Veterans Administration if the deceased was a veteran with an honorable discharge.
  13. Notify labor unions, fraternal organizations, and other organizations that may have a death benefit associated with them. For example, if there were occupational factors associated with the death, there may be workers' compensation benefits.
  14. Accumulate debts for payment. Check to be sure none are covered by credit life insurance which will pay them off in full.
  15. If you are a surviving joint owner, have jointly owned property transferred into your name alone.
  16. Cancel any credit cards in the deceased's name only.
  17. Wait a few months before you buy expensive markers or memorials.

### **Decision-Making Guidelines For Survivors After Death**

A wise guideline for survivors, especially for widowed spouses, is to make no major decisions, financial and otherwise, for at least 6 months, and preferably for a year, after the death. Make no investments of any sort until your mind is working clearly and you have had ample time to assess your situation. Take your time and get the best advice you can before you take a single step.

Delay decisions about moving, especially to an entirely new location. Don't lend money to anyone. Never pay an unfamiliar debt or sign any document. Put life insurance proceeds in a secure, interest bearing account with a reliable financial institution and wait before making any decisions. Consult experienced, reliable friends, relatives, and financial advisors. As time passes, things will gradually take shape. Only then will you be ready to make changes about your living and financial arrangements.

### **Sources of Help For Survivors**

Help for survivors is available from financial advisors, both your own and those of the deceased person. These include lawyers, bankers, insurance agents, investments advisors, tax consultants, employers and financial planners. Nonfinancial help for survivors is available from clergy, friends, relatives, and professional counselors.

If you need help but can't afford to pay for it, check with social service agencies, both public and private. Call Legal Aid if there is such an agency in your community.

### **How To Make Your Death Easier For Your Survivors**

Be sure you have a valid, up-to-date will and letter of last instructions. And be sure your survivors know where these are located.

Fill out a record of important papers and advisors (*EC85-2040, A Record of Important Family Papers*, might be used.) Keep one copy at home and one in a safe deposit box.

Teach your partner your major responsibilities, whether these be cooking, keeping the financial books, taking the car in for repairs or doing the laundry.

Carefully consider the advantages and disadvantages of planning your own funeral or memorial service. If you are older and fairly certain you will be remaining in your community for the rest of your life, preplanning a funeral or memorial service and buying a burial plot may be wise. On the other hand, if you're young and mobile, preplanning may work against you unless the funeral home, memorial society, or cemetery has arrangements to put into action if you do move from the community. For younger people it may be wiser to put money for your funeral or memorial service into a financial institution where it can build up interest. Your survivors can then use that money to pay the funeral expenses.

### **Resources For More Information**

*Directory of Funeral and Memorial Societies*, Continental Association of Funeral and Memorial Societies, 1828 L Street, N.W., Suite 1100, Washington, D.C. 20036. Send a self-addressed, stamped envelope for the directory or for information on how to start a memorial society.

Available from the Cooperative Extension Service office in your county:

- *EC85-2040 A Record of Important Family Papers*

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